

**Campen, Kelly**

---

**From:** plus2@uspto.gov  
**Sent:** Thursday, June 14, 2007 4:26 PM  
**To:** Campen, Kelly  
**Subject:** PLUS Results for serial number: 10041765



10041765\_QU 10041765\_CLS 10041765\_WD 10041765\_EAS 10041765\_CLS 10041765\_LIS 10041765\_res 10041765\_WE  
AL.txt .txt S.txt T.txt TITLES.txt T.txt ults.east ST.txt

**Thanks for**

**using the PLUS system. Your results are attached. You can also view and download them at**  
**<http://mars:9000/plus/user/downloadresults.jsf?rqstId=52780&serialNumber=10041765>**

**This search was prepared by the staff of the Scientific and Technical Information Center, SIRA. If you have questions or comments about this search, please reply via email to [PLUS@uspto.gov](mailto:PLUS@uspto.gov)**

10041765\_CLS.txt  
Most frequently occurring classifications of patents returned  
from a search of 10041765 on Jun 14, 2007

Original Classifications

11	705/38
9	705/35
7	705/42
6	235/380
3	705/39
3	705/40
2	235/379

Cross-Reference Classifications

4	705/35
4	705/1
3	705/39
3	705/44
3	705/38
3	705/16
3	235/379
2	705/42
2	705/40
2	705/43
2	705/17

Combined Classifications

14	705/38
13	705/35
9	705/42
7	235/380
6	705/39
5	705/1
5	705/40
5	235/379
3	705/44
3	705/16
2	235/375
2	705/43
2	705/17
2	705/10

10041765\_QUAL.txt

6119103	83	
20030233325		78
20030130919		78
20050125338		78
20050125350		78
20060136329		78
20030055783		77
5679938	77	
20030216988		73
20070005498		73
20020194119		73
5679940	72	
20020120559		71
6658393	70	
20020194096		67
20040199456		67
20050149455		66
20050273430		66
6948656	66	
20050080716		66
20050080717		66
20050080738		66
20050091132		66
20050125339		66
20050125351		66
20050125360		66
20050133588		66
20050149438		66
20050137975		65
20030236728		65
20050283429		64
20070067195		64
6978927	60	
7152788	60	
7181428	60	
20040215557		60
20060006227		60
20060149665		60
20060161435		60
20060229961		60
6330546	60	
6330547	60	
6783065	60	
20020139837		60
20040181446		60
20050043961		60
20050125324		60
20060089894		60
20060293946		60
20020040344		60

about 8  
accesses 1  
accessing 2  
accurate 1  
accurately 1  
additional 3  
algorithms 2  
amended 7  
amendments 1  
amount 4  
apparatus 45  
appl 9  
approximately 3  
assessment 1  
assigned 3  
associated 11  
authorization 3  
authorize 5  
authorized 8  
authorizes 4  
authorizing 3  
average 2  
based 31  
between 1  
calculate 4  
calculates 7  
check 34  
checks 2  
checkwriter 6  
checkwriters 2  
claims 1  
code 8  
codes 1  
combination 2  
comparing 4  
comprising 6  
computer 2  
configured 9  
considered 1  
currently 7  
cutoff 16  
data 18  
databases 3  
decision 1  
decline 3  
declined 9  
declines 3  
depends 3  
determine 16  
determined 4  
determines 5  
determining 22  
different 6  
due 2  
either 3  
electronic 5  
electronically 3  
engine 10  
evaluate 4  
evaluated 1  
evaluates 2  
evaluating 4  
external 3

filed 9  
filter 1  
financial 30  
first 83  
given 1  
greater 1  
high 1  
higher 9  
history 3  
ideal 2  
include 3  
includes 6  
indicates 1  
indicative 3  
information 10  
initial 12  
invoke 2  
invoked 2  
invoking 6  
january 9  
least 8  
lower 3  
manner 3  
matrix 2  
merchant 15  
method 43  
model 37  
models 6  
module 13  
modules 3  
more 9  
necessary 2  
negative 7  
network 2  
networks 1  
neural 3  
normalized 5  
obtain 6  
obtained 1  
obtaining 3  
one 8  
original 75  
otherwise 1  
out 1  
paid 1  
part 8  
perform 1  
permits 1  
plurality 10  
portion 1  
pose 1  
poses 1  
positive 7  
post 6  
pre 1  
predetermined 15  
process 14  
processed 2  
processing 5  
processor 2  
programmed 5  
progressively 2  
providing 2

ranges 2  
rate 5  
receive 1  
received 1  
receiving 9  
represents 2  
request 18  
requests 2  
returned 1  
risk 106  
risks 4  
rule 2  
rules 11  
scale 5  
score 121  
scoring 60  
second 75  
selected 2  
selecting 3  
selectively 4  
selects 2  
software 5  
specifically 1  
submits 1  
therebetween 1  
transaction 78  
transactions 7  
transmitted 1  
transmitting 1  
utilize 3  
utilizes 3  
utilizing 3  
value 7  
values 1  
whether 15  
writer 4  
writing 3

(6119103  
20030233325  
20030130919  
20050125338  
20050125350  
20060136329  
20030055783  
5679938  
20030216988  
20070005498  
20020194119  
5679940  
20020120559  
6658393  
20020194096  
20040199456  
20050149455  
20050273430  
6948656  
20050080716  
20050080717  
20050080738  
20050091132  
20050125339  
20050125351  
20050125360  
20050133588  
20050149438  
20050137975  
20030236728  
20050283429  
20070067195  
6978927  
7152788  
7181428  
20040215557  
20060006227  
20060149665  
20060161435  
20060229961  
6330546  
6330547  
6783065  
20020139837  
20040181446  
20050043961  
20050125324  
20060089894  
20060293946  
20020040344  
) .pn.

Titles of most frequently occurring classifications of patents returned  
from a search of 10041765 on Jun 14 , 2007

14 705/38 (11 OR, 3 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT  
705/35 ..Finance (e.g., banking, investment or credit)  
705/38 ...Credit (risk) processing or loan processing (e.g.,  
mortgage)

13 705/35 (9 OR, 4 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT  
705/35 ..Finance (e.g., banking, investment or credit)

9 705/42 (7 OR, 2 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT  
705/35 ..Finance (e.g., banking, investment or credit)  
705/39 ...Including funds transfer or credit transaction  
705/42 ....Remote banking (e.g., home banking)

7 235/380 (6 OR, 1 XR)  
Class 235 REGISTERS  
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/380 ..Credit or identification card systems

6 705/39 (3 OR, 3 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT  
705/35 ..Finance (e.g., banking, investment or credit)  
705/39 ...Including funds transfer or credit transaction

5 705/1 (1 OR, 4 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT

5 705/40 (3 OR, 2 XR)  
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
OR COST/PRICE DETERMINATION  
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
MANAGEMENT ARRANGEMENT  
705/35 ..Finance (e.g., banking, investment or credit)  
705/39 ...Including funds transfer or credit transaction  
705/40 ....Bill distribution or payment

5 235/379 (2 OR, 3 XR)  
Class 235 REGISTERS  
235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/379 ..Banking systems

3 705/44 (0 OR, 3 XR)



Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
 OR COST/PRICE DETERMINATION  
 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
 MANAGEMENT ARRANGEMENT  
 705/35 ..Finance (e.g., banking, investment or credit)  
 705/39 ...Including funds transfer or credit transaction  
 705/44 ....Requiring authorization or authentication

3 705/16 (0 OR, 3 XR)  
 Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
 OR COST/PRICE DETERMINATION  
 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
 MANAGEMENT ARRANGEMENT  
 705/16 ..Including point of sale terminal or electronic cash  
 register

2 235/375 (1 OR, 1 XR)  
 Class 235 REGISTERS  
 235/375 .SYSTEMS CONTROLLED BY DATA BEARING RECORDS

2 705/43 (0 OR, 2 XR)  
 Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
 OR COST/PRICE DETERMINATION  
 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
 MANAGEMENT ARRANGEMENT  
 705/35 ..Finance (e.g., banking, investment or credit)  
 705/39 ...Including funds transfer or credit transaction  
 705/42 ....Remote banking (e.g., home banking)  
 705/43 .....Including Automatic Teller Machine (i.e., ATM)

2 705/17 (0 OR, 2 XR)  
 Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
 OR COST/PRICE DETERMINATION  
 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
 MANAGEMENT ARRANGEMENT  
 705/16 ..Including point of sale terminal or electronic cash  
 register  
 705/17 ...Having interface for record bearing medium or carrier for  
 electronic funds transfer or payment credit

2 705/10 (1 OR, 1 XR)  
 Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,  
 OR COST/PRICE DETERMINATION  
 705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR  
 MANAGEMENT ARRANGEMENT  
 705/7 ..Operations research  
 705/10 ...Market analysis, demand forecasting or surveying

## 10041765\_LIST.txt

10041765

PLUS Search Results for S/N 10041765 Searched Jun 14, 2007.

The Patent Linguistic Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to present. PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

6119103

20030233325

20030130919

20050125338

20050125350

20060136329

20030055783

5679938

20030216988

20070005498

20020194119

5679940

20020120559

6658393

20020194096

20040199456

20050149455

20050273430

6948656

20050080716

20050080717

20050080738

20050091132

20050125339

20050125351

20050125360

20050133588

20050149438

20050137975

20030236728

20050283429

20070067195

6978927

7152788

7181428

20040215557

20060006227

20060149665

20060161435

20060229961

6330546

6330547

6783065

20020139837

20040181446

20050043961

20050125324

20060089894

20060293946

20020040344